Prepare Your Home for Old Man Winter…

Ice, snow and wind can have devastating consequences on the coziest of homes. Last winter alone there was over $1.5 billion dollars in insured losses due to burst pipes, frozen gutters and other weather-related disasters.

· **Maintain gutters**: Remove leaves and other debris from gutters. This can prevent ice damming.

· **Trim trees and remove dead branches**: Ice, snow and wind could cause weak trees or branches to break - damaging your home, car or injuring someone walking on your property.

· **Check insulation**: Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic it can cause snow or ice to melt on the roof. The water re-freezes causing more snow and ice to build up. This can result in a collapsed roof.

· **Check heating systems**: The proper use and maintenance of furnaces, fireplaces and wood-burning stoves can prevent fire and smoke damage. Have furnaces, boilers and chimneys serviced at least once a year. Make sure that smoke and fire alarms are working properly and consider installing a carbon dioxide detector.

· **Make sure steps and handrails are in good shape**: Broken stairs and banisters can become lethal when covered with snow and ice. Make repairs now to prevent someone from falling and seriously being injured.

· **Get to know your plumbing**: Learn how to shut the water off and know where your pipes are located. If your pipes do freeze, time is of the essence.

· **Hire a licensed contractor**: Have a professional survey your home for any structural damage. Also, find out about ways to prevent water damage due to snow-related flooding. Plastic coatings for internal basement walls, sump pumps and other methods can prevent damage to your home and belongings.

· **Take special care if you plan to be away from home**. If you are not going to be in your home this winter for an extended period of time, have the water system drained by a professional to keep pipes from freezing or bursting. Also, hire someone to check on your home on a regular basis. Activity at your home will also reduce the likelihood that it will be burglarized.